

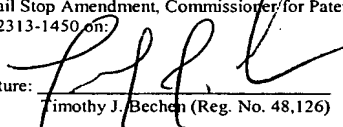


IFW 3628  
13364/1024  
(previously 4535/23)

Applicant(s) : Peter Melchior, et al.  
Serial No. : 09/981,637  
Filed : October 16, 2001  
For : CREDIT MONITORING AND CREDIT ASSURANCE IN A  
FULL SERVICE TRADE SYSTEM  
Examiner : Jennifer L. LIVERSEDGE  
Art Unit : 3628  
Confirmation No. : 7009

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on:

Signature:   
Timothy J. Bechen (Reg. No. 48,126)

Date: Dec. 21, 2006

**AMENDMENT TRANSMITTAL**

S I R:

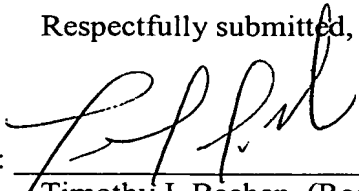
In response to the Office Action of July 25, 2006, transmitted herewith is an Amendment for filing in the above-identified application.

Applicant hereby requests a two-month extension of time for responding to the Office Action of July 25, 2006. The extended period for response expires on December 25, 2006. Please charge the **\$225.00** (small entity) extension fee and any other fee that may be required or credit any overpayment to Kenyon & Kenyon LLP Deposit Account No. **11-0600**. A copy of this transmittal is enclosed.

In addition, please change the Attorney Docket Number for the above-identified patent application to "13364/1024".

Respectfully submitted,

Dated: December 21, 2006

By:   
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